

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Gregory T. Cercone**  
**Mark S. Handzes**  
Debtor(s)

Bankruptcy Case No.: 14-24604-CMB  
Related to Doc. No. 127  
Chapter: 13  
Docket No.: 128 – 127

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this The 29th of January, 2020, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 3/16/20**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **4/15/20 at 10:00 AM in Courtroom B, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Carlota M. Bohm.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **3/16/20**.

Carlota M. Bohm  
United States Bankruptcy Judge

cm: **All Parties**

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Gregory T. Cercone  
Mark S. Handzes  
DebtorsCase No. 14-24604-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric  
Form ID: 408Page 1 of 2  
Total Noticed: 42

Date Rcvd: Jan 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2020.

db +Gregory T. Cercone, 422 Sussex Drive, Cranberry Twp, PA 16066-4368  
jdb +Mark S. Handzes, 135 Fern Hollow Road #1003, Coraopolis, PA 15108-4104  
13977559 +ACAR Leasing LTD, d/b/a GM Financial Leasing, P.O. Box 183692, Arlington, TX 76096-3692  
13957670 Associates in Gastroenterology, 5500 Brooktree Road, Suite 201, Wexford, PA 15090-9260  
13957671 Bank of America, P.O. Box 15222, Wilmington, DE 19886-5222  
13998987 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
13991109 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
14013235 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
13957678 Chase Card Member Service, P. O. Box 15153, Wilmington, DE 19886-5153  
13965162 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
13957682 +First National Bank of Omaha, P.O. Box 2557, Omaha, NE 68103-2557  
13957683 GM Financial, 75 Remittance Drive, Suite 1738, Chicago, IL 60675-1738  
13957687 Macy's, P.O. Box 183083, Columbus, OH 43218-3083  
14054157 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
13973779 +PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
(address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha Ne 68197)  
14349350 +Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284  
13957695 Target/Redcard, P.O. Box 660170, Dallas, TX 75266-0170  
13957696 +UPMC Passavant, P.O. Box 382059, Pittsburgh, PA 15250-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+E-mail/Text: bncmail@w-legal.com Jan 30 2020 03:42:05 Synchrony Bank,  
c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132  
13964261 E-mail/Text: ally@ebn.phinsolutions.com Jan 30 2020 03:41:01  
Ally Bank serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004  
13957669 E-mail/Text: ally@ebn.phinsolutions.com Jan 30 2020 03:41:01 Ally Financial,  
P.O. Box 901951, Louisville, KY 40290-1951  
13957668 +E-mail/Text: ally@ebn.phinsolutions.com Jan 30 2020 03:41:01 Ally Financial,  
P.O. Box 9001951, Louisville, KY 40290-1951  
14010569 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 30 2020 03:41:21  
COMENITY CAPITAL BANK/PAYPAL CREDIT, C/O WEINSTEIN & RILEY, P.S.,  
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13957673 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 30 2020 03:47:09 Capital One,  
P.O. Box 71083, Charlotte, NC 28272-1083  
13991691 +E-mail/Text: bankruptcy@capvs.com Jan 30 2020 03:42:14 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
13957679 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 30 2020 03:41:22 Comenity - Levin,  
PO Box 659704, San Antonio, TX 78265-9704  
13957680 E-mail/PDF: DellBKNotifications@resurgent.com Jan 30 2020 03:47:22 Dell Financial,  
P.O. Box 6403, Carol Stream, IL 60197  
13957681 E-mail/Text: mrdiscen@discover.com Jan 30 2020 03:41:05 Discover, P.O. Box 71084,  
Charlotte, NC 28272-1084  
13962354 E-mail/Text: mrdiscen@discover.com Jan 30 2020 03:41:05 Discover Bank,  
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
13957685 E-mail/Text: BKRMailOPS@weltman.com Jan 30 2020 03:41:19 Jared Galleria of Jewelry,  
P.O. Box 740425, Cincinnati, OH 45274-0425  
13957686 +E-mail/Text: bncnotices@becket-lee.com Jan 30 2020 03:41:10 Kohl's, P.O. Box 3084,  
Milwaukee, WI 53201-3084  
14014303 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 30 2020 03:47:15  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
13957688 E-mail/PDF: gecsed@recoverycorp.com Jan 30 2020 03:47:06 Paypal Credit, P.O. Box 105658,  
Atlanta, GA 30348-5658  
13979267 E-mail/Text: bnc-quantum@quantum3group.com Jan 30 2020 03:41:31  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
14952113 +E-mail/Text: bncmail@w-legal.com Jan 30 2020 03:42:05 SYNCHRONY BANK,  
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132  
13978921 +E-mail/Text: ecf@buckleyking.com Jan 30 2020 03:41:06 Sterling Jewelers, Inc.,  
dba Jared The Galleria of Jewelry, c/o Buckley King LPA, 600 Superior Avenue East,  
Suite 1400, Cleveland, Ohio 44114-2693  
13957689 E-mail/PDF: gecsed@recoverycorp.com Jan 30 2020 03:47:04 Synchrony Bank/Amazon,  
PO Box 960013, Orlando, FL 32896-0013  
13957690 E-mail/PDF: gecsed@recoverycorp.com Jan 30 2020 03:47:04 Synchrony Bank/JC Penney,  
PO Box 960090, Orlando, FL 32896-0090  
13957691 E-mail/PDF: gecsed@recoverycorp.com Jan 30 2020 03:45:17 Synchrony Bank/Levin,  
P.O. Box 960061, Orlando, FL 32896-0061  
13957692 E-mail/PDF: gecsed@recoverycorp.com Jan 30 2020 03:47:04 Synchrony Bank/Lowes,  
PO Box 530914, Atlanta, GA 30353-0914  
13957693 E-mail/PDF: gecsed@recoverycorp.com Jan 30 2020 03:47:04 Synchrony Bank/Walmart,  
P.O. Box 530927, Atlanta, GA 30353-0927

District/off: 0315-2

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Form ID: 408

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Jan 29, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13972940 +E-mail/Text: bncmail@w-legal.com Jan 30 2020 03:42:05 TD BANK USA, N.A.,  
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank of America, N.A.  
cr Nationstar Mortgage LLC  
cr\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096,  
Dallas, TX 75261-9741)  
13957674\* Capital One, P.O. Box 71083, Charlotte, NC 28272-1083  
13957675\* Capital One, P.O. Box 71083, Charlotte, NC 28272-1083  
13957676\* Capital One, P.O. Box 71083, Charlotte, NC 28272-1083  
13957677\* Capital One, P.O. Box 71083, Charlotte, NC 28272-1083  
14009914\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)  
13957684\* GM Financial, 75 Remittance Drive, Suite 1738, Chicago, IL 60675-1738  
13957694\* Synchrony Bank/Walmart, P.O. Box 530927, Atlanta, GA 30353-0927  
13957672 ##+Beaver Valley Foot Clinic, P.O. Box 1205, Aliquippa, PA 15001-0935

TOTALS: 2, \* 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 31, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on January 29, 2020 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Bank of America, N.A. ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
Ann E. Swartz on behalf of Creditor Nationstar Mortgage LLC ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
Celine P. DerKrikorian on behalf of Creditor Nationstar Mortgage, LLC. ecfmail@mwc-law.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage, LLC. bkgroup@kmlawgroup.com  
Lauren M. Lamb on behalf of Debtor Gregory T. Cercone  
julie.steidl@steidl-steinberg.com; court docs.sands@gmail.com; acordell@steidl-steinberg.com; cgoga@s  
teidl-steinberg.com; LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com; leslie.nebel@stei  
dl-steinberg.com  
Lauren M. Lamb on behalf of Joint Debtor Mark S. Handzes  
julie.steidl@steidl-steinberg.com; court docs.sands@gmail.com; acordell@steidl-steinberg.com; cgoga@s  
teidl-steinberg.com; LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com; leslie.nebel@stei  
dl-steinberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9